

**Table VII.A.2(2004) Percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004**

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	55.1%	62.9%	52.2%	33.0%	41.2%	62.5%
New England:						
Connecticut	68.8%	78.8%	64.0%	41.6%	46.8%	74.3%
Maine	49.7%	54.7%	57.6%	32.2%	41.8%	53.1%
Massachusetts	63.2%	73.1%	68.4%	35.5%	46.8%	68.7%
New Hampshire	62.1%	69.6%	60.3%	41.2%	56.8%	63.9%
Rhode Island	58.9%	65.1%	59.2%	37.9%	45.2%	62.9%
Vermont	53.8%	61.0%	59.9%	33.1%	36.6%	61.4%
Middle Atlantic:						
New Jersey	63.0%	68.9%	57.7%	49.9%	56.8%	65.4%
New York	59.1%	63.3%	61.9%	41.4%	43.7%	65.6%
Pennsylvania	65.0%	76.6%	63.3%	39.6%	45.1%	76.7%
East North Central:						
Illinois	55.5%	68.1%	52.6%	21.5%	39.5%	64.3%
Indiana	50.6%	58.8%	50.2%	32.4%	42.4%	56.6%
Michigan	60.7%	69.1%	45.2%	48.4%	47.0%	68.0%
Ohio	62.5%	72.9%	54.9%	36.8%	45.1%	72.1%
Wisconsin	53.7%	62.7%	53.2%	34.2%	38.4%	61.8%
West North Central:						
Iowa	48.7%	57.4%	49.0%	32.0%	35.7%	59.0%
Kansas	52.5%	58.8%	50.7%	38.8%	41.0%	60.7%
Minnesota	53.7%	64.3%	46.7%	34.8%	41.1%	59.8%
Missouri	54.6%	66.3%	47.1%	32.5%	44.8%	61.2%
Nebraska	44.0%	53.2%	35.9%	27.3%	35.4%	51.0%
North Dakota	43.2%	57.1%	32.3%	29.7%	28.9%	58.4%
South Dakota	47.6%	59.5%	41.9%	30.4%	36.6%	57.5%
South Atlantic:						
Delaware	63.9%	70.4%	67.8%	37.8%	49.8%	70.3%
District of Columbia	74.2%	81.6%	49.7%	40.6%	55.8%	77.7%
Florida	51.3%	57.3%	55.9%	20.9% *	39.6%	57.4%
Georgia	51.8%	57.8%	43.7%	33.4%	32.6%	60.2%
Maryland	64.9%	72.5%	63.8%	39.9%	49.9%	70.0%
North Carolina	51.8%	55.9%	49.7%	38.7%	39.8%	59.2%
South Carolina	49.3%	56.8%	54.0%	23.5%	38.2%	56.7%
Virginia	62.9%	67.9%	71.6%	35.6%	55.6%	66.5%
West Virginia	50.7%	65.1%	31.0%	29.2%	40.0%	64.3%
East South Central:						
Alabama	60.9%	68.4%	46.6%	40.1%	46.0%	71.3%
Kentucky	58.3%	64.9%	49.3%	39.7%	39.9%	70.0%
Mississippi	42.2%	51.0%	41.7%	17.9%	28.8%	54.6%
Tennessee	54.7%	58.3%	61.6%	29.0%	52.1%	56.8%
West South Central:						
Arkansas	42.4%	52.6%	29.1%	23.4%	34.3%	50.3%
Louisiana	45.3%	50.4%	43.9%	31.5%	32.0%	55.8%
Oklahoma	44.0%	52.2%	37.8%	25.7%	33.9%	51.7%
Texas	45.9%	52.4%	40.7%	23.9%	34.7%	54.4%
Mountain:						
Arizona	56.1%	62.9%	52.1%	35.5%	38.8%	65.3%
Colorado	52.7%	61.5%	44.8%	29.0%	38.6%	58.4%
Idaho	45.8%	53.7%	46.2%	22.9%	34.0%	54.9%
Montana	38.4%	45.0%	32.3%	24.4%	28.7%	48.2%
Nevada	54.7%	61.0%	42.4%	38.2%	38.1%	63.0%
New Mexico	47.9%	59.1%	46.5%	19.9%	35.5%	57.1%
Utah	48.1%	56.1%	49.0%	30.1%	44.7%	49.9%
Wyoming	41.3%	48.2%	34.2%	24.7%	24.7%	54.3%
Pacific:						
Alaska	44.2%	56.6%	36.5%	23.2%	28.3%	48.8%
California	54.3%	64.3%	45.1%	29.1%	40.9%	59.9%
Hawaii	82.6%	82.7%	92.8%	67.6%	83.0%	82.5%
Oregon	52.7%	59.4%	51.7%	38.2%	36.1%	60.5%
Washington	56.2%	65.0%	65.1%	27.2%	39.5%	63.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2(2004) Standard error for percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004**

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.36%	0.42%	0.85%	0.88%	0.75%	0.35%
New England:						
Connecticut	1.85%	1.68%	3.68%	4.43%	6.18%	1.85%
Maine	2.77%	4.39%	3.60%	4.26%	4.00%	3.79%
Massachusetts	2.38%	2.58%	5.72%	6.46%	5.17%	2.62%
New Hampshire	3.29%	4.72%	5.38%	4.97%	5.89%	3.39%
Rhode Island	3.89%	4.73%	3.01%	5.54%	5.25%	3.93%
Vermont	1.95%	3.21%	4.13%	4.05%	2.25%	2.26%
Middle Atlantic:						
New Jersey	1.88%	3.83%	5.05%	5.96%	4.82%	2.01%
New York	1.37%	2.04%	3.90%	4.01%	3.25%	1.70%
Pennsylvania	1.74%	1.34%	7.64%	4.55%	2.91%	2.05%
East North Central:						
Illinois	1.79%	1.87%	4.05%	4.58%	4.06%	1.66%
Indiana	2.77%	3.69%	8.81%	5.74%	5.53%	3.91%
Michigan	1.40%	2.38%	4.79%	3.17%	3.48%	2.64%
Ohio	0.63%	2.17%	5.53%	5.04%	3.67%	2.21%
Wisconsin	2.08%	2.88%	6.37%	4.92%	3.18%	2.81%
West North Central:						
Iowa	2.05%	2.39%	4.23%	4.50%	4.65%	2.11%
Kansas	2.62%	3.14%	6.76%	6.79%	3.26%	4.01%
Minnesota	1.89%	2.28%	5.54%	5.51%	3.53%	2.70%
Missouri	2.84%	2.36%	4.16%	6.13%	4.03%	3.62%
Nebraska	2.04%	2.92%	5.49%	4.88%	2.65%	3.43%
North Dakota	2.26%	2.97%	7.32%	3.18%	3.57%	2.63%
South Dakota	2.17%	3.06%	8.17%	3.31%	3.63%	3.11%
South Atlantic:						
Delaware	2.46%	2.60%	5.73%	7.02%	5.70%	3.19%
District of Columbia	2.55%	2.11%	10.17%	7.53%	10.02%	2.40%
Florida	2.59%	2.89%	3.77%	6.50% *	3.92%	2.73%
Georgia	2.33%	3.57%	6.56%	2.76%	2.61%	3.12%
Maryland	1.61%	2.45%	6.92%	5.52%	5.68%	1.90%
North Carolina	2.10%	2.57%	6.27%	5.43%	4.00%	3.99%
South Carolina	2.42%	3.46%	7.39%	3.25%	2.46%	3.96%
Virginia	2.39%	2.83%	5.24%	7.23%	3.56%	3.49%
West Virginia	1.73%	1.69%	6.27%	4.27%	2.22%	2.70%
East South Central:						
Alabama	2.36%	3.49%	8.03%	7.49%	3.98%	2.85%
Kentucky	1.72%	2.84%	7.70%	5.98%	4.37%	2.92%
Mississippi	2.04%	3.74%	5.79%	5.16%	3.16%	3.80%
Tennessee	2.12%	2.35%	5.20%	6.06%	2.93%	3.81%
West South Central:						
Arkansas	2.31%	2.29%	7.83%	5.84%	3.75%	3.98%
Louisiana	2.73%	2.82%	7.79%	6.58%	5.30%	4.32%
Oklahoma	1.26%	2.06%	5.08%	4.06%	2.60%	1.72%
Texas	1.30%	1.45%	3.60%	4.05%	2.57%	1.68%
Mountain:						
Arizona	2.93%	3.25%	9.20%	5.75%	2.47%	3.59%
Colorado	2.37%	2.68%	7.94%	5.48%	7.81%	2.71%
Idaho	2.32%	2.20%	6.62%	5.23%	3.30%	3.05%
Montana	2.19%	3.48%	7.12%	5.36%	3.56%	3.28%
Nevada	2.50%	3.39%	7.92%	6.87%	5.13%	2.20%
New Mexico	1.76%	2.20%	4.86%	3.68%	3.24%	2.33%
Utah	2.83%	2.77%	6.48%	5.88%	4.49%	3.23%
Wyoming	3.15%	4.50%	4.54%	3.14%	4.31%	3.11%
Pacific:						
Alaska	2.15%	2.42%	4.74%	3.03%	4.36%	1.93%
California	1.09%	1.91%	2.89%	2.42%	1.79%	1.26%
Hawaii	3.54%	4.15%	3.97%	6.17%	3.47%	4.31%
Oregon	1.80%	1.46%	6.27%	4.90%	3.96%	1.74%
Washington	2.33%	3.04%	4.02%	2.74%	5.26%	3.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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